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FAX NO : 703-872-9306
TO : Commissioner of Patents
Mail Stop: Amendment
FROM : Michael J. Marcin
DATE : January 10, 2005
SUBJECT : U.S. Appln Serial No. 09/680,923
for System and Method for Managing Risk and Opportunity
Our Ref.: 40108/00101

NUMBER OF PAGES INCLUDING COVER : 20

MESSAGE:

Please see attached.

IF ANY PAGES WERE NOT RECEIVED OR ARE ILLEGIBLE, PLEASE CALL (212) 619-6000 AS SOON AS POSSIBLE

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[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Steven BECHHOFFER et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : System and Method for Managing Risk and Opportunity
Group Art Unit: : 3623
Examiner : Susanna M. Meinecke Diaz

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Commissioner for Patents Mail Stop: Amendment (703) 872-9306	
By: 	Date: January 10, 2005
Michael J. Marcin, Reg. No. 48,198	

TRANSMITTAL

In response to the Office Action mailed September 10, 2004 transmitted herewith please find an Amendment along with certain formal papers and a Notice of Appeal for filing in the above-identified application. Applicant hereby requests an one-month extension. Please charge the Credit card of **Fay Kaplun & Marcin, LLP** in the amount of \$620.00 (PTO-Form 2038 is enclosed herewith). The Commissioner is hereby authorized to charge any additional fees required to the **Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492**. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: January 10, 2005

By: 
Michael J. Marcin, Reg. No. 45,559

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[40108/00101]

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AMENDMENT

In response to the Office Action dated September 10, 2004, please consider the following
amendments and remarks:

01/11/2005 BBONNER 00000022 09680923

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